

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KEVIN P KOWALCZYK
DEBRA L KOWALCZYK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-23687

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/14/2017 and confirmed on 1/19/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		160,371.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		160,371.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,390.00	
Trustee Fee	7,301.20	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,691.20

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 9423	0.00	57,835.94	0.00	57,835.94
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 9423	23,719.46	23,719.46	0.00	23,719.46
	AMERICREDIT FINANCIAL SVCS INC* Acct: 7369	11,101.45	11,101.45	1,665.56	12,767.01
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 9427	22,974.37	22,974.37	8,260.67	31,235.04
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 9427	0.00	0.00	0.00	0.00
					125,557.45

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	KEVIN P KOWALCZYK Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	3,390.00	3,390.00	0.00	0.00
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	1,000.00	1,000.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9296	1,563.15	1,563.15	0.00	1,563.15
	CREDIT ACCEPTANCE CORP* Acct: 1412	0.00	21,559.20	0.00	21,559.20
					23,122.35

Unsecured					
	PEOPLES NATURAL GAS CO LLC* Acct: 8872	352.66	0.00	0.00	0.00
	ALLEGHENY EAR, NOSE & THROAT Acct: 8701	0.00	0.00	0.00	0.00
	ARMS CARE	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1561				
	ARMSTRONG COUNTY MEMORIAL HOSPI	0.00	0.00	0.00	0.00
	Acct:				
	BHS FASTER CARE	0.00	0.00	0.00	0.00
	Acct: 3020				
	COMCAST	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: 8101				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct:				
	DISH NETWORK	0.00	0.00	0.00	0.00
	Acct: 9980				
	ER DOCTORS AT POINTE COUPEE	0.00	0.00	0.00	0.00
	Acct: 3763				
	ECMC(*)	0.00	0.00	0.00	0.00
	Acct: 2951				
	EMERGENCY MEDICINE ASSOC	0.00	0.00	0.00	0.00
	Acct: 9E4M				
	FAMILY COUNSELING CENTER OF ARMS1	0.00	0.00	0.00	0.00
	Acct:				
	GENERAL REVENUE CORP	0.00	0.00	0.00	0.00
	Acct: 1339				
	HOSE CO NO. 6 AMBULANCE SVC	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	8,392.75	0.00	0.00	0.00
	Acct: 9296				
	JAMES NEMEC DMD	0.00	0.00	0.00	0.00
	Acct:				
	JSO ASSOCIATION IN PATHOLOGY	0.00	0.00	0.00	0.00
	Acct: 7309				
	KEYSTONE REHABILITATION SYSTEM++	0.00	0.00	0.00	0.00
	Acct: BXKW				
	MONTGOMERY LYNCH & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 2453				
	GLHEC & AFFILIATES: GLHEGC NELA USA	4,279.42	0.00	0.00	0.00
	Acct: 9296				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct:				
	PYOD LLC - ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 7438				
	PRA/PORTFOLIO RECOVERY ASSOC	1,074.66	0.00	0.00	0.00
	Acct: 7568				
	QUAD COUNTY ORAL SURGERY	0.00	0.00	0.00	0.00
	Acct: 6968				
	TRI RIVERS SURGICAL ASSOC.	0.00	0.00	0.00	0.00
	Acct: 0301				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	568.47	0.00	0.00	0.00
	Acct: 9296				
	UPMC PHYSICIAN SERVICES	380.00	0.00	0.00	0.00
	Acct: 2951				
	UNITED STUDENT AID FUNDS INC (USAF)	0.00	0.00	0.00	0.00
	Acct: 9296				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
CBCS		0.00	0.00	0.00	0.00
Acct:					
GC SERVICES		0.00	0.00	0.00	0.00
Acct:					
JP RECOVERY SVC		0.00	0.00	0.00	0.00
Acct:					
NATIONAL RECOVERY AGENCY GROUP**		0.00	0.00	0.00	0.00
Acct:					

*** NONE ***

TOTAL PAID TO CREDITORS 148,679.80

TOTAL CLAIMED
PRIORITY 1,563.15
SECURED 57,795.28
UNSECURED 15,047.96

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

KEVIN P KOWALCZYK
DEBRA L KOWALCZYK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-23687

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kevin P Kowalczyk
Debra L Kowalczyk
Debtors

Case No. 17-23687-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 27, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin P Kowalczyk, Debra L Kowalczyk, 285 Huston Rd., Ford City, PA 16226-4411
cr	+ Bayview Loan Servicing, LLC, et al, 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
14696812	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court., Navient Solutions, LLC on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes, Barre, PA 18773-9430
14707889	+ Allegheny ENT Associates, 100 Delafield Road, Suite 207, Pittsburgh, PA 15215-3247
14707891	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14692549	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14707893	+ BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549
14707894	CBCS, PO Box 2724, Columbus, OH 43216-2724
14707901	+ E.R. Doctors at Pointe Coupee, 2202 False River Drive, New Roads, LA 70760-2614
14707903	Emergency Medical Associates PC, PO Box 200702, Pittsburgh, PA 15250-0702
14692554	+ Family Counseling Center of Armstrong Co, 300 South Jefferson Street, Kittanning, PA 16201-2416
14707906	GS Services Limited Partnership, 3300 Gulfon Street, Houston, TX 77081
14707905	+ General Revenue Corporation, 11501 Northlake Drive, Cincinnati, OH 45249-1669
14707907	+ Hose Company #6, c/o Collection Service Center, PO Box 1623, Butler, PA 16003-1623
14707911	JP Recovery Services Inc., 2022 Center Ridge, Suite 370, Rocky River, OH 44116-3501
14707912	JSO Assoc In Path and Lab, 5700 Southwyck Blvd, Toledo, OH 43614-1509
14707910	James Nemec, DMD, c/o Collection Service Center, PO Box 1623, Kittanning, PA 16201
14707913	+ Keystone Rehabilitation Systems, 169 Columbia Avenue, Vandergrift, PA 15690-1101
14707914	Montgomery Lynch & Associates, Inc., PO Box 22720, Beachwood, OH 44122-0720
14692558	Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430
14707917	+ Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
14707918	+ Plains Commerce, P.O. Box 88020, Sioux Falls, SD 57109-8020
14707920	+ Portfolio Recovery Associates, c/o Scott Morris, Esquire, Blatt, Hasenmiller, Leibsker & Moore, 1835 MARKET STREET SUITE 501, Philadelphia, PA 19103-2933
14707921	Quad County Oral Surgery, 114 Eat Diamond Street, Butler, PA 16001
14707922	+ Tri Rivers Surgical Associates, 142 Clearview Circle, Butler, PA 16001-1565

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 02:29:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 28 2022 02:29:00	Americredit Financial Services, Inc. A/C dba GM Fi, P O BOX 183853, Arlington, TX 76096-3853
cr	Email/Text: ECMCBKNotices@ecmc.org	Dec 28 2022 02:29:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

District/off: 0315-2

User: auto

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Date Rcvd: Dec 27, 2022

Form ID: pdf900

Total Noticed: 54

cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2022 02:32:20	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 28 2022 02:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14741524	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 28 2022 02:29:00	AmeriCredit Financial Services, Inc., A/C dba GM Financial, P O Box 183853, Arlington, TX 76096
14707890	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 28 2022 02:29:00	Americredit Financial Services, dba GM Financial, PO Box 183853, Arlington, TX 76096
14804460	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 02:29:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14939569	Email/Text: ebnnotifications@creditacceptance.com	Dec 28 2022 02:29:00	Credit Acceptance Corporation, 25505 West Twelve Mile Road, Southfield, MI 48034
14692550	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 02:32:28	Capital One Bank, c/o Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541-0914
14707895	Email/Text: documentfiling@lciinc.com	Dec 28 2022 02:29:00	Comcast Cable, PO Box 3002, Southeastern, PA 19398-3002
14939568	Email/Text: ebnnotifications@creditacceptance.com	Dec 28 2022 02:29:00	Credit Acceptance Corporation, PO Box 551888, Detroit, MI 48255-1888
14707896	+ Email/Text: ccusa@ccuhome.com	Dec 28 2022 02:29:00	Credit Collections USA, 256 Greenbag Road, Suite 1, P.O. Box 873, Morgantown, WV 26507-0873
14707897	Email/Text: mrdiscen@discover.com	Dec 28 2022 02:29:00	Discover Financial, P.O. Box 15251, Wilmington, DE 19886
14707898	+ Email/Text: Bankruptcy.Consumer@dish.com	Dec 28 2022 02:29:00	DISH Network L.L.C., 9601 S Meridian Blvd., Englewood, CO 80112-5905
14692553	Email/Text: ECMCBKNotices@ecmc.org	Dec 28 2022 02:29:00	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14918277	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 02:29:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14692555	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 28 2022 02:29:00	GM Financial & Americredit Financial Svc, PO Box 183853, Arlington, TX 76096-3853
14692556	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 28 2022 02:29:00	Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707919	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 02:32:38	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
14766443	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 02:32:28	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14771439	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2022 02:32:30	PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14698935	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2022 02:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14719559	+ Email/Text: ebnpeoples@grblaw.com	Dec 28 2022 02:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
15199591	Email/Text: mtgbk@shellpointmtg.com	Dec 28 2022 02:29:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14773127	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 28 2022 02:29:00	The Bank of New York Mellon fka The Bank of

District/off: 0315-2

User: auto

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Date Rcvd: Dec 27, 2022

Form ID: pdf900

Total Noticed: 54

New, 4425 Ponce de Leon Boulevard, 5th Floor,
Attn: Cashiering Department, Coral Gables, FL
33146-1837

14773138 + Email/Text: nsm_bk_notices@mrcooper.com

Dec 28 2022 02:29:00

The Bank of New York Mellon, et al, c/o Bayview
Loan Servicing, LLC, 4425 Ponce de Leon Blvd.,
5th Floor, Coral Gables, FL 33146-1837

14766597 ^ MEBN

Dec 28 2022 02:28:37

UPMC Physician Services, PO Box 1123,
Minneapolis, MN 55440-1123

14707923 + Email/Text: bankruptcy@webbank.com

Dec 28 2022 02:29:00

WebBank, 215 State St Suite 1000, Salt Lake City,
UT 84111-2336

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		The Bank of New York Mellon FKA The Bank of New Yo
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14707892	*	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14692552	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707899	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707900	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707902	*	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14707904	*+	Family Counseling Center of Armstrong Co, 300 South Jefferson Street, Kittanning, PA 16201-2416
14692557	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707908	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707909	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707916	*	Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430
15199592	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14692551	##	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707915	##+	National Recovery Agency, 4201 Crums Mill Road, Harrisburg, PA 17112-2893

TOTAL: 3 Undeliverable, 12 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Dec 27, 2022

Form ID: pdf900

Total Noticed: 54

Alexandra Teresa Garcia

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-BC3) ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com

Brian Nicholas

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-BC3) bnicholas@kmlawgroup.com

Christopher A. DeNardo

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-BC3) logsecf@logs.com

Kenneth Steidl

on behalf of Joint Debtor Debra L. Kowalczyk julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; jseech@steidl-steinberg.com

Kenneth Steidl

on behalf of Debtor Kevin P. Kowalczyk julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; jseech@steidl-steinberg.com

Kevin Scott Frankel

on behalf of Creditor Bayview Loan Servicing LLC, et al pabk@logs.com, logsecf@logs.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9